

UNITED STATES BANKRUPTCY COURT
District of Oregon

Larry Canete

In re

Debtor

Case No. 15-33449

Chapter 7

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: FreedomRoad Financial
2. Amount of the debt subject to this reaffirmation agreement:
\$ 7,182.09 on the date of bankruptcy \$ 7,182.09 to be paid under reaffirmation agreement
3. Annual percentage rate of interest: 12.99 % prior to bankruptcy
12.99 % under reaffirmation agreement (Fixed Rate Adjustable Rate)
4. Repayment terms (if fixed rate): \$ 204.68 per month for 42 months
5. Collateral, if any, securing the debt: Current market value: \$ 9,600.00
Description: 2014 TRIUMPH TIGER 800XC, VIN SMTE06BF8ET618622
6. Does the creditor assert that the debt is nondischargeable? Yes No
(If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable.)

Debtor's Schedule I and J Entries

7A. Total monthly income from Schedule I, line 12

\$ 4,823.34

8A. Total monthly expenses from Schedule J, line 22

\$ 4,595.00

9A. Total monthly payments on reaffirmed debts not listed on Schedule J

\$ 0

Debtor's Income and Expenses as Stated on Reaffirmation Agreement

7B. Monthly income from all sources after payroll deductions

\$ 4,823.34

8B. Monthly expenses

\$ 4,595.00

9B. Total monthly payments on reaffirmed debts not included in monthly expenses

\$ 0

10B. Net monthly income
(Subtract sum of lines 8B and 9B from line 7B. If total is less than zero, put the number in brackets.)

\$ 228.34

11. Explain with specificity any difference between the income amounts (7A and 7B):

12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only required if line 11 or 12 is completed)

Other Information

Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt:

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

Yes _____ No _____

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

Yes _____ No _____

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

Signature

Nic Spell A/H for FRCZ
Print/Type Name & Signer's Relation to Case

Check one.
 Presumption of Undue Hardship
 No Presumption of Undue Hardship
See Debtor's Statement in Support of Reaffirmation, Part II below, to determine which box to check.

UNITED STATES BANKRUPTCY COURT
District of Oregon

In re Larry Canete,
Debtor

Case No. 15-33449
Chapter 7

REAFFIRMATION DOCUMENTS

Name of Creditor: FreedomRoad Financial

Check this box if Creditor is a Credit Union

PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: Promissory Note & Security Agreement
For example, auto loan

B. **AMOUNT REAFFIRMED:** \$ 7,182.89

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before _____, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The **ANNUAL PERCENTAGE RATE** applicable to the Amount Reaffirmed is 12.99 %.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) Fixed rate Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

D. Reaffirmation Agreement Repayment Terms (*check and complete one*):

\$ _____ per month for _____ months starting on _____.

Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount.

\$204.68/mo. until paid in full. Except as modified below, the terms of the attached Promissory Note and Security Agreement are hereby incorporated by reference. This reaffirmation agreement is void if the underlying security agreement is determined to be unenforceable or invalid by the Bankruptcy or other Court of competent jurisdiction.

E. Describe the collateral, if any, securing the debt:

Description:	2014 Triumph Tiger.....618622
Current Market Value	\$ 9,600.00

F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?

Yes. What was the purchase price for the collateral? \$ 12,867.99

No. What was the amount of the original loan? \$ _____

G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due (<i>including fees and costs</i>)	\$ 7,182.89	\$ 7,182.89
Annual Percentage Rate	12.990 %	12.99 %
Monthly Payment	\$ 204.68	\$ 204.68

H. Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:

PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

A. Were you represented by an attorney during the course of negotiating this agreement?

Check one. Yes No

B. Is the creditor a credit union?

Check one. Yes No

C. If your answer to EITHER question A. or B. above is "No," complete 1. and 2. below.

1. Your present monthly income and expenses are:

- | | |
|--|--------------------|
| a. Monthly income from all sources after payroll deductions
(take-home pay plus any other income) | \$ <u>4,823.34</u> |
| b. Monthly expenses (including all reaffirmed debts except
this one) | \$ <u>4,390</u> |
| c. Amount available to pay this reaffirmed debt (subtract b. from a.) | \$ <u>433.34</u> |
| d. Amount of monthly payment required for this reaffirmed debt | \$ <u>205</u> |

If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

- You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.
- You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

- You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.

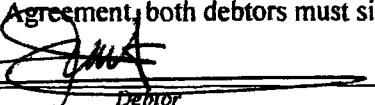
Also, check the box at the top of page one that says "No Presumption of Undue Hardship."

PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

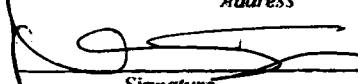
I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date 09/27/2015 Signature 
 Debtor
 Date _____ Signature _____
Joint Debtor, if any

Reaffirmation Agreement Terms Accepted by Creditor:

Creditor	<u>FreedomRoad Financial, c/o CRG,</u>	<u>1790 E. River Rd., Ste. 101, Tucson, AZ 85718</u>
	<i>Print Name</i>	<i>Address</i>
	<u>Nicholas P. Spalias</u>	
	<i>Print Name of Representative</i>	 <i>Date</i>

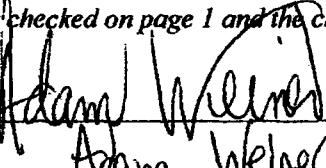
PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

To be filed only if the attorney represented the debtor during the course of negotiating this agreement.

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date 9/25/15 Signature of Debtor's Attorney 
 Print Name of Debtor's Attorney Adam Welner

PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

A. DISCLOSURE STATEMENT

1. **What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
2. **Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
3. **What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
4. **How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
5. **Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

6. When will this Reaffirmation Agreement be effective?

- a. **If you were represented by an attorney during the negotiation of your Reaffirmation Agreement and**
 - i. **if the creditor is not a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.
 - ii. **if the creditor is a Credit Union**, your Reaffirmation Agreement becomes effective when it is filed with the court.
- b. **If you were not represented by an attorney during the negotiation of your Reaffirmation Agreement**, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.
7. **What if you have questions about what a creditor can do?** If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

B. INSTRUCTIONS

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 27).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form B240B to do this.*

C. DEFINITIONS

1. **"Amount Reaffirmed"** means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. **"Annual Percentage Rate"** means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. **"Credit Union"** means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.

OREGON VEHICLE CERTIFICATE OF TITLE

OREGON DRIVER AND MOTOR VEHICLE SERVICES CERTIFIES THE PARTY IS LISTED AS OWNER OF THE
VEHICLE. NO OTHER DOCUMENTS FILED WITH DMV SHOW THE VEHICLE IS SUBJECT TO THE OWNERSHIP.
TITLE IS ISSUED UNLESS:

TITLE NUMBER M70B344	TITLE NUMBER 1400267025	ISSUE DATE 010214	SURVOR REFERENCE NUMBER N/A
YEAR 2014	MAKE TRUM	STYLE MC	MODEL
VEHICLE IDENTIFICATION NUMBER SMTE06BF8ET618622		EQUIPMENT NUMBER 	

ODOMETER READING 6 1200	ODOMETER MESSAGE -NONE-
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CANETE, LARRY MANZANO
307 SE 61ST PL
TIGARD OR 97123



TITLE BRANDS

The Title Brand™ is a registered trademark of the state of Oregon. It is used to indicate the condition, or circumstances of the vehicle at the time the title was issued. Please see back of title for more information.

-NONE-

THIS SECTION WHEN THE ONLY CHANGE IS TO REMOVE A SECURITY INTEREST OR ANOTHER CHANGES, SEE INSTRUCTIONS ON REVERSE SIDE.

If there is no change in owners as shown above AND all security interest (does not release interest) has been released, check here. If you have released interest, one registered owner interest remains and date here. If not completing a separate application for title reassignment, cross out the old address and date here. If your address has changed, cross out the old address and date here and enter the new address and county of residence on the front of this title. Mail the title and the fee to: DMV, 1905 Lane Ave NE, Salem OR 97314.

To release interest in the vehicle, complete the reassignment on back of the title.

SECURITY INTEREST HOLDER/LESSOR:

FREEDOM ROAD FINANCIAL
10605 DOUBLE R BLVD STE 100
PO BOX 18218
RENO NV 89511

NV

SIGNATURE AND COUNTERSIGNATURE OF SECURITY INTEREST HOLDER OR LESSOR RELEASING ALL INTEREST

SIGNATURE AND COUNTERSIGNATURE OF SECURITY INTEREST HOLDER OR LESSOR RELEASING ALL INTEREST

SEE REVERSE OF TITLE FOR APPLICATION INSTRUCTIONS.

VOID WITHOUT CHAIN LINK WATERMARK

735-410 (5-08)

M70B344 SMTE06BF8ET618622

1400267025

C

2508 369 10 VM T2 03 S8 M1 P5 EO MO 34 0

**THIS TITLE IS THE OWNERSHIP DOCUMENT FOR YOUR VEHICLE. KEEP IT IN A SAFE PLACE.
DO NOT KEEP IT IN YOUR VEHICLE.**

APPLICATION INSTRUCTIONS

A separate application must be completed by the new owner(s) when there is a transfer of ownership (except for releasing a lien). Applications are available by calling (503) 945-5000, or in the Portland area call (503) 299-9999, at any DMV office and at: www.oregondmv.com. Mail your completed application, title and fee to: DMV, 1905 Lane Ave NE, Salem, OR 97314. NOTE: If joint registered owners request survivorship, the title shows "Y" in the 1st position of the Survivor Box. If the joint security interest holders request survivorship, the title shows "Y" in the 2nd position. "N" means no survivorship was requested. Survivorship means there is joint ownership or joint tenancy on the vehicle.

Federal and state laws require that you (seller and buyer) state a vehicle's mileage when there is a transfer of ownership on vehicles 9 years old or newer. Failure to complete an odometer disclosure or providing a false statement may result in fines, imprisonment or both. Under Oregon law, the offense of submitting a false odometer disclosure is a Class C felony (ORS 815.430). Oregon law requires that an application for transfer of title be submitted to DMV within 30 days of the date you buy a vehicle. Failure to do so within 30 days may result in a late title transfer fee of up to \$50.

Seller Notice

ORS 803.112 requires a person who sells a vehicle covered by an Oregon title to notify DMV of the sale within 10 days of the date of the sales transaction. This requirement is also known as seller notice. A seller notice must contain the vehicle identification number, vehicle registration plate number, the full name of the seller, and the full name of the buyer.

Seller notice may be submitted to DMV in any one of the following forms and must be received by DMV within 10 days of the sale of the vehicle:

- In writing, in the form of a Notice of Sale or Transfer of a Vehicle (DMV Form PB90), a completed seller notice on the back of a registration card; or
- Through DMV's website www.oregondmv.com or an official State of Oregon website that hosts or administers a DMV application or service.

I certify the vehicle described has been transferred to the following (signature certifies to odometer disclosure and releases interest in vehicle):

DATE OF SALE OR TRANSFER	BUYER'S PRINTED NAME
	BUYER'S ADDRESS
ODOMETER READING (NO TENTHS)	I certify to the best of my knowledge that the odometer reading is the actual mileage of the vehicle UNLESS one of the following statements is checked: <input type="checkbox"/> Standard mileage is in EXCESS of mechanical limits. <input type="checkbox"/> The odometer reading is NOT the actual mileage. WARNING - ODOMETER DISCREPANCY

All owners shown on the front of this title who are releasing their interest must sign:

SELLER'S PRINTED NAME	SIGNATURE
SELLER'S PRINTED NAME	SIGNATURE
SELLER'S PRINTED NAME	SIGNATURE
SELLER'S ADDRESS (IF DIFFERENT FROM FRONT OF TITLE)	

I am aware of the above odometer disclosure made by the seller/agent.

BUYER'S PRINTED NAME	SIGNATURE
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Lien
Security Interest Holder to be recorded and shown on new title:

SECURITY INTEREST HOLDER'S NAME	
SECURITY INTEREST HOLDER'S ADDRESS	

Title Brand

A title brand does not necessarily indicate the extent to which a vehicle may have been damaged, whether a vehicle has been repaired, to what degree a damaged vehicle has been repaired or if the vehicle has been inspected for safety.

A title brand issued outside Oregon indicates the jurisdiction that issued the brand (i.e., "LEMON CA," or "BRANDED WA"). Please contact the jurisdiction of issuance for information regarding the brand. A title brand issued in Oregon (e.g., a vehicle that is assembled or totaled in Oregon) does not include the name of the jurisdiction.



**OMISSORY NOTE, DISCLOSURE AND
SECURITY AGREEMENT**

FreedomRoad Financial
A DIVISION OF EVERGREEN PRIVATE BANK

BORROWER(S)

NAME Larry Canete

DEALER Cascade Moto Classics Inc

LENDER

ADDRESS 1307 SE 61st Place

Hillsboro, OR 97123

NAME _____

ADDRESS _____

ADDRESS _____

DESCRIPTION OF MOTOR VEHICLE PURCHASED:

New or Used	Year	Make and Model	Vehicle Identification Number	Use For Which Purchased
<input checked="" type="checkbox"/> New	2014	Triumph Tiger 800XC	SMTE06BF8ET618622	<input checked="" type="checkbox"/> Personal <input type="checkbox"/> Business
<input type="checkbox"/> Used				

TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
12.99 %	\$ <u>3,280.80</u> (e)	\$ <u>9,000.00</u>	\$ <u>12,280.80</u> (e)

(e) means an estimate

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
60	204.68	Monthly Beginning <u>01/03/2014</u>
	0.00	
	0.00	

Security: You are giving Us a security interest in the Motor Vehicle being purchased.

Late Charge: If a payment is more than 10 days late, You will be charged five percent (5%) of the full amount of the scheduled payment.

Filing Fee: \$ _____

Prepayment Charge: If You pay off early, You will not have to pay a penalty, and will not be entitled to a refund of a part of the finance charge. See Your contract documents for any additional information about nonpayment, default, any required prepayment in full before the scheduled date, and prepayment penalties.

ITEMIZATION OF AMOUNT FINANCED

1. Cash Sale Price (including any accessories, extras, services, and taxes)	\$ <u>12,867.99</u> (1)
2. Total Downpayment = Net Trade-in \$ <u>0.00</u> + Cash Downpayment \$ <u>3,867.99</u>	
Your Trade-in is a _____	\$ <u>3,867.99</u> (2)
3. Unpaid Balance of Cash Price (Amount paid on Your Account) (1 minus 2) paid to dealer	\$ <u>9,000.00</u> (3)
4. Amounts Paid to Others on Your Behalf:	
A. To: Credit Insurance Company (single life)	\$ <u>0.00</u> *
B. To: Credit Insurance Company (joint life)	\$ <u>0.00</u> *
C. To: Accident and Health Insurance Company	\$ <u>0.00</u> *
D. To: Public Officials For Title, License, Lien Fee and Registration Fees (Itemize)	\$ _____
E. Other Charges (Identify Who Must Receive Payment and Describe Purpose) To: _____ For Service Contract \$ _____ * To: _____ For GAP Insurance \$ _____ * To: _____ For Tire & Wheel Fee \$ _____ * To: _____ For Prepaid Maintenance \$ _____ *	
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ <u>0.00</u> (4)
5. Prepaid Finance Charges:	
A. Loan Processing Fee	\$ <u>N/A</u> *
B. Other: N/A	\$ <u>N/A</u> *
Total Prepaid Finance Charges	\$ <u>0.00</u> (5)
6. Principal Amount (3 + 4 + 5)	\$ <u>9,000.00</u> (6)
7. Amount Financed (6 minus 5)	\$ <u>9,000.00</u> (7)

"Dealer may share in or receive a portion of these amounts."

2013.12.04 : wed

Borrower's Signature

Date

Borrower's Signature

Date

ADDITIONAL TERMS AND CONDITIONS

NOTICE: THE ANNUAL PERCENTAGE RATE MAY BE NEGOTIABLE WITH THE DEALER. THE DEALER MAY RECEIVE A PART OF THE FINANCE CHARGE.

CREDIT INSURANCE DISCLOSURE: YOU ARE REQUESTING CREDIT INSURANCE INDICATED HEREIN. YOU AGREE THAT IT IS NOT REQUIRED AS A CONDITION OF THIS LOAN. Please review the information provided by the insurer for more detail concerning the terms and conditions. Please check the appropriate box(es) and sign below if you wish to purchase insurance:

Single Credit Life Insurance (Borrower only) Credit Disability Insurance (Borrower only)

Joint Credit Life Insurance

Insurer(s): _____

Address: _____

Credit Life: Term: _____ Premium \$ _____	Joint Credit Life: Term: _____ Premium \$ _____
Credit Disability: Term: _____ Premium \$ _____	Other: _____ Term: _____ Premium \$ _____

X _____	Borrower	Date	X _____	Co-Borrower	Date
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OPTIONAL GUARANTEED AUTO PROTECTION DISCLOSURE: YOU ARE REQUESTING GAP COVERAGE INDICATED HEREIN. YOU AGREE THAT IT IS NOT REQUIRED AS A CONDITION OF THIS LOAN AND THAT YOU MAY PURCHASE IT FROM ANY COMPANY YOU WANT WHICH IS AUTHORIZED TO SELL SUCH COVERAGE AND IS ACCEPTABLE TO US. If you wish to purchase Gap coverage under this Agreement and you agree to pay the additional cost for the coverage, please sign below:

I request Gap coverage and agree to pay the additional cost of \$ _____

The Gap company is _____	at _____	Name of company	Office Address
--------------------------	----------	-----------------	----------------

X _____	Borrower	Date	X _____	Co-Borrower	Date
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PROPERTY INSURANCE: You understand that you are required to purchase property insurance on the Motor Vehicle. You can buy this insurance through any person of your choosing acceptable to us (please see reverse side for what could happen if you do not maintain such insurance.)

PROMISE TO PAY: You promise to pay to the order of FreedomRoad Financial, the Principal Amount (shown above) plus interest at the Contract Rate of **12.99%** from the date you sign this Agreement and continuing until your loan is paid in full. You agree to make regular monthly payments in accordance with the payment schedule shown above. You may prepay all or any part of the unpaid principal balance without paying any penalty. If you prepay, we will not refund to you any portion of the finance charge. If we have not received the full amount of any payment by the end of ten (10) calendar days after it is due, you may be required to pay a late charge equal to five percent (5%) of the full amount of the scheduled payment. If any payment under this Agreement is made with a check or other instrument that is dishonored for any reason, you agree to pay us a returned check fee of Twenty-five dollars (\$25) in addition to any other amounts or charges you may owe us. Interest will be charged on a daily basis of 1/365 beginning on the date you sign this Agreement to purchase or refinance the Motor Vehicle described above and continuing until the full amount of the principal balance has been paid. This means the amount of interest you pay will be less if you make your payments early and more if you pay late.

ADDITIONAL TERMS AND CONDITIONS: Please see the reverse side for additional terms and conditions. You are bound by these terms in the same manner as if they were printed on the front.

SIGNATURE: By signing below, you agree to all of the terms of this Agreement and request us to issue the proceeds of this Note. You acknowledge receiving a copy of this Agreement.

NOTICE TO COSIGNER: You are being asked to guarantee this debt. As a co-signer you are responsible for paying the entire debt. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs which increases this amount. FreedomRoad Financial can collect this debt from you without first trying to collect from the borrower. FreedomRoad Financial can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

1. DEFINITIONS: "You" or "Your" means each borrower and each other person or entity who agrees to pay this Note and therefore agrees to the terms of this Note. "We" or "Us" means FreedomRoad Financial and its parent Evergreen Private Bank, collectively referred to as the Lender and its successors and assigns. The terms, "Contract," "Agreement," "Loan," and "Note" are used interchangeably.

2. APPLICABLE LAWS: The laws of the state where the Lender's lien has been recorded applies as to matters regarding the Lender's security interest in the Motor Vehicle. The laws of the United States, and as to the rate of interest and other related fees due and owing under this Agreement, the laws of the State of Illinois shall apply.

3. OWNERSHIP AND RISK OF LOSS: You agree to pay the Lender all you owe under this Contract even if the Motor Vehicle is damaged, destroyed or missing. You agree to keep the Motor Vehicle in good condition and repair. You agree not to remove the Motor Vehicle from the United States, and not to sell, rent, lease or otherwise transfer any interest in the Motor Vehicle or this Contract without the Lender's express written permission. You agree to protect the Motor Vehicle from claims of third persons. You agree not to expose the Motor Vehicle to misuse or confiscation. You will make sure the Lender's security interest is perfected and a lien on the Motor Vehicle is shown on the title, or other documentation acceptable to the Lender. You agree to provide all acts, things and writings as the Lender may at any time request to protect or enforce its rights in the Motor Vehicle and other collateral. You will not do anything to defeat the Lender's lien. If the Lender pays any repair bills, storage costs, taxes, fines, DMV fees or other charges on or for the Motor Vehicle, (although the Lender is not required to do so on your behalf) you agree to repay the amount when the Lender asks for it.

[Signature]

2013.12.04 WED

Borrower's Signature

Date

Co-Borrower's Signature

Date

Page 2 of 3

ADDITIONAL TERMS AND CONDITIONS

disclosed in this Agreement, and You agree to pay the insurance premium with interest in equal installments along with the payments shown on the payment schedule. You understand and agree that if We purchase any physical damage insurance, We will be acting in our interest only. You further understand and agree that the purchased insurance will not contain any liability coverages, will only cover our interest in the Motor Vehicle, may have deductible amounts different than those in Your provided insurance, and may be more expensive than equivalent insurance which You could buy on Your own. You agree that We can purchase such insurance with coverage that will be retroactive to the date Your insurance terminated. You understand and agree that We may receive compensation or reimbursement in connection with such insurance. If the Motor Vehicle is lost or damaged, You agree that We can use any insurance settlement to repair the Motor Vehicle or to apply to Your debt, at our sole and absolute discretion.

6. INSURANCE OR SERVICE PLAN OR REPAIR PLAN CHARGES RETURNED TO US. If any charge for required insurance is returned to Us, it may be credited to Your account or used to buy similar insurance or insurance which covers only our interest in the Motor Vehicle. Any refund on optional insurance or service/repair plan obtained by Us will be credited to Your account. Credits to Your account will be in the same manner as payments. You will be notified of what is done.

7. DISHONORED CHECK CHARGE. We may charge you a \$25 Fee for the return by a depository institution of a dishonored check, negotiable order of withdrawal or share draft issued in connection with any payment due under this Contract.

8. DELAY IN ENFORCING RIGHTS: CHANGES TO THIS CONTRACT. The Lender can delay or refrain from enforcing any of its rights under this Agreement without losing them. For example, We may extend the time for making some payments without extending others. You agree to be bound by any document provided by Us that changes the terms and conditions of this Agreement due to state or federal law requirements. Any change in the terms or conditions of this Agreement must be in writing and signed by the Lender. No oral changes are binding.

9. DEFAULT. You will be in default under the Note or other parts of the Agreement if any one or more of the following events occurred: 1) You fail to make a monthly payment within ten (10) days of its due date or any other payment when due; 2) You provide Us false or misleading information in connection with this loan; 3) You die or are declared incompetent; 4) You fail to pay or keep any other promise or any other loan You may have with Us; 5) the Motor Vehicle is damaged or stolen; 6) You breach any agreement or covenant in this Agreement.

10. FAILURE TO PAY OR KEEP PROMISES AS REQUIRED. If You do not pay Us as agreed or You are otherwise in default or if an event occurs which substantially reduces the value of the Motor Vehicle which materially impairs Your prospects to pay under this Agreement, We may, at our option, declare the entire unpaid principal amount to be immediately due and owing. You will, following such event, at our request, deliver the Motor Vehicle to a place We designate which is reasonably convenient to both You and Us.

11. CREDIT REPORTING. You agree that We may request a consumer credit report in connection with Your application and in connection with an update, renewal, or extension of the credit for which the application is made.

12. INTEGRATION AND SEVERABILITY. This agreement contains the entire agreement between You and Us. If any part of this agreement is invalid, all other parts of the agreement will remain valid.

NOTICE TO CONSUMER. (1) Do not sign this Agreement before You read it; (2) You are entitled to a copy of this Agreement; (3) You may, at any time, prepay the unpaid balance of this Agreement.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE ENTIRE CONTRACT BEFORE YOU SIGN IT.

I have received a copy of the entire PROMISSORY NOTE, DISCLOSURE AND SECURITY AGREEMENT.

2013.12.04 WBD

Borrower's Signature

Date

Co-Borrower's Signature

Date

Page 3 of 3